

Information to identify the case:

Debtor 1 James M. Corder Jr.
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN xxx-xx-2591
EIN _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-10391-TPA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James M. Corder Jr.

8/8/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 James M. Corder, Jr.
 Debtor

Case No. 18-10391-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Aug 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2018.

db +James M. Corder, Jr., 5341 Edward Street, Erie, PA 16505-2863
 14820113 +Diversified Adjustment Services, Inc, Dasi-Bankruptcy, Po Box 32145, Fridley, MN 55432-0145
 14820115 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
 14820116 +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019
 14820117 +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 14820118 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJBSPERO.COM Aug 09 2018 05:43:00 Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 09 2018 02:06:57 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 14820109 +EDI: GMACFS.COM Aug 09 2018 05:43:00 Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
 14820110 +EDI: CAPITALONE.COM Aug 09 2018 05:43:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14820111 +EDI: RCSFNBMARIN.COM Aug 09 2018 05:43:00 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
 14820112 +EDI: DISCOVER.COM Aug 09 2018 05:43:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 14820114 +E-mail/Text: kthomas@eriefcu.org Aug 09 2018 02:06:29 Erie Fcu, 1109 E 38th St, Erie, PA 16504-1845
 14821192 +EDI: PRA.COM Aug 09 2018 05:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14820120 +EDI: RMSC.COM Aug 09 2018 05:43:00 Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14820119 +EDI: RMSC.COM Aug 09 2018 05:43:00 Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14820121 +EDI: RMSC.COM Aug 09 2018 05:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 14820122 +EDI: RMSC.COM Aug 09 2018 05:43:00 Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14820123 +EDI: RMSC.COM Aug 09 2018 05:43:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 aty* +Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14820133* +Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
 14820134* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 14820135* +Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
 14820136* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 14820137* +Diversified Adjustment Services, Inc, Dasi-Bankruptcy, Po Box 32145, Fridley, MN 55432-0145
 14820138* +Erie Fcu, 1109 E 38th St, Erie, PA 16504-1845
 14820139* +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096
 14820140* +First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117-5019
 14820141* +PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 14820142* +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
 14820144* +Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14820143* +Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14820145* +Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 14820146* +Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 14820147* +Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTALS: 1, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 19

Date Rcvd: Aug 08, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com
Joseph B. Spero on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com,
jspero@ecf.epiqsystems.com:legalmom18@hotmail.com
Joseph B. Spero sperolaw@neohio.twcbc.com, jspero@ecf.epiqsystems.com;legalmom18@hotmail.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger on behalf of Debtor James M. Corder, Jr. rebeka@seelingerlaw.com
TOTAL: 5